

UNITED STATES BANKRUPTCY COURT
Southern District of Texas

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years including married, maiden, trade, and address):

Yolanda Carlette Lawson

)Case Number: 09-35043

XXX-XX-9830

10373 N. Sam Houston Pkwy E. # 937
Humble, TX 77396

Chapter: 7

DISCHARGE OF DEBTOR(S)

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Signed and Entered on Docket: 10/20/09


KAREN K BROWN
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18 continued (12/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0541-4
Case: 09-35043

User: admin
Form ID: bl8

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Total Noticed: 48

Date Rcvd: Oct 20, 2009

The following entities were noticed by first class mail on Oct 22, 2009.

db +Yolanda Carlette Lawson, 10373 N. Sam Houston Pkwy E. # 937, Humble, TX 77396-4454
cr Nuvell Credit Company LLC, PO Box 130156, Roseville, MN 55113-0002
6369777 +Ardmore Finance, 6739 Airline Drive, Houston, TX 77076-3522
6369778 +BAC Home Loans, 450 American Street, Simi Valley, CA 93065-6285
6369779 +Bally Total Fitness, 12440 E. Imperial, STE. 300, Norwalk, CA 90650-3178
6369780 +Big City Finance, 11811 North Freeway # 415, Houston, TX 77060-3287
6369787 +CMI Credit Management LP, 4200 International Pkwy, Carrollton, TX 75007-1930
6369788 CMRE Financial, 3075 E. Imperial HW, STE. 200, San Bernardino, CA 92423
6369781 +Cash America Pawn, 12825 Aldine Westfield, Houston, TX 77039-5305
6369782 +Cash Store Corporate Office, 1901 Gateway Drive, Suite 200, Irving, TX 75038-2425
6369783 Centerpoint Energy, PO Box 2628, Houston, TX 77252-2628
6369784 +Central Finance Control, PO Box 66051, Anaheim, CA 92816-6051
6369785 CitiFinancial, Bankruptcy Dept, PO Box 142229, Irving, TX 75014-2229
6369790 Conserve, 200 Cross Keys, Fairport, NY 14450
6369791 +Countrywide Home Loans, PO Box 961206, Fort Worth, TX 76161-0206
6369792 +Covington Credit, 11939 Eastex Freeway, Houston, TX 77039-6130
6369795 +Delta Credit, 2120 S. Wayside Drive, # D, Houston, TX 77023-3900
6369797 +EZ Loan, 9659 N. Sam Houston Parkway E, Humble, TX 77396-1529
6369798 +EZ Money, 2028 East St. Elmo, Austin, TX 78744-1018
6369796 +Experian Information Solutions, NCAC, 701 Experian Parkway, Allen, TX 75013-3713
6369799 +Fitness Connection, PO Box 680768, Houston, TX 77268-0768
6369800 +Harris County Credit Union, 1400 Franklin Street, Houston, TX 77002-2247
6369801 +Hermanos Loans, 2121 N. Main, Suite D, Houston, TX 77009-8085
6369802 +Houston Finance Co, Inc., 405 Main, Suite B- 101, Houston, TX 77002-1854
6369805 +Lighthouse Capital Solutions, LLC, PO Box 18022, Tampa, FL 33679-8022
6369806 +Main Finance, 64 E. Crosstimbers # A, Houston, TX 77022-6217
6369808 +NCO Financial Systems, Bankruptcy Dept., 150 Crosspoint Parkway, Getzville, NY 14068-1602
6369809 +Network Connections, 9894 Bissonnet # 650, Houston, TX 77036-8286
6369810 Nuvell Credit Company LLC, Attn Bankruptcy Dept, PO Box 130156, Roseville, MN 55113-0002
6369812 Royal Management, 25331 IH West, Suite 101, San Antonio, TX 78257
6369813 +South West Credit, 5910 W. Plano Parkway, Suite 100, Plano, TX 75093-2202
6369814 +Speedy Cash, 883 Federal Road, Suite A, Houston, TX 77015-4830
6369816 +Trans Union Consumer Solutions, PO Box 2000, Chester, PA 19016-2000
6369817 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
6369821 +Worth Finance, 510 S. Congress # 31, Austin, TX 78704-1716
6369820 +Worth Finance, 5186 Aldine Mail Route, Houston, TX 77039-3802

The following entities were noticed by electronic transmission on Oct 20, 2009.

cr EDI: GMACFS.COM Oct 20 2009 17:13:00 Nuvell Credit Company LLC, PO Box 130156,
Roseville, MN 55113-0002
6369776 +EDI: AAEO.COM Oct 20 2009 17:13:00 Aaron's, 5214 Aldine Mail Route,
Houston, TX 77039-3804
6369794 +E-mail/Text: dallison@csc.com CSC Credit Services,
652 N Sam Houston Parkway East, Houston, TX 77060-5994
6369786 +EDI: CIAC.COM Oct 20 2009 17:13:00 CitiFinancial Mortgage, Bankruptcy Dept,
1111 Northpoint Drive, # 100, Coppell, TX 75019-3831
6369789 +E-mail/Text: CONNBANKRUPTCY@CONNS.COM Conn's, PO Box 2358,
Beaumont, Texas 77704-2358
6369793 +E-mail/Text: CSIREQ@CREDITSYSTEMSINTL.COM Credit Systems,
1277 Country Club, Fort Worth, TX 76112-2304
6369803 +EDI: HFC.COM Oct 20 2009 17:13:00 HSBC Bank USA, N.A., Bankruptcy Dept, PO Box 2013,
Buffalo, NY 14240-2013
6369804 EDI: IRS.COM Oct 20 2009 17:13:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114-0326
6369807 +EDI: MID8.COM Oct 20 2009 17:13:00 Midland Credit Management, 4310 East Broadway,
Phoenix, AZ 85040-8808
6369810 EDI: GMACFS.COM Oct 20 2009 17:13:00 Nuvell Credit Company LLC, Attn Bankruptcy Dept,
PO Box 130156, Roseville, MN 55113-0002
6369811 +EDI: PHINRJMA.COM Oct 20 2009 17:13:00 RJM Aquisitions, 575 Underhill BLVD., STE. 224,
Syosset, NY 11791-3416
6369815 +E-mail/Text: tloans@sbcglobal.net Tiempo Loans,
2121 North Main, Suite E, Houston, TX 77009-8085
6369819 +E-mail/PDF: bk@worldacceptance.com Oct 20 2009 23:44:24 World Finance, PO Box 6429,
Greenville, SC 29606-6429
6369818 +E-mail/PDF: bk@worldacceptance.com Oct 20 2009 23:44:24 World Finance,
1712 1st Street E, Suite G, Humble, TX 77338-5286

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

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Case: 09-35043

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.